

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION – DETROIT**

**IN THE MATTER OF:**

Janeane P. Cato  
, Debtor(s).

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**CHAPTER 13**

**CASE NO. 18-55546-TJT**

**JUDGE THOMAS J. TUCKER**

**TRUSTEE'S OBJECTIONS TO  
CONFIRMATION OF CHAPTER 13 PLAN**

**NOW COMES**, the Chapter 13 Trustee, Tammy L. Terry, and objects to confirmation of the Chapter 13 Plan in the above matter pursuant to E.D. Mich. L.B.R. 3015-3(a) and 11 U.S.C. §1307(c)(5) as follows:

1. The Trustee requests that the debtor provide copies of three (3) post-petition pay stubs at least 14 days prior to confirmation.

2. The Trustee is unable to determine whether the Plan complies with 11 U.S.C. 1325(a)(4) as the debtor's **Schedule A** fails to fully disclose the nature of the debtor's interest in the debtor's real property. The Trustee requests that the debtor(s) amend Schedule A to provide the debtor's(s') interest in the property/properties.

3. The debtor provides in Schedule I that she has a part-time job. The Trustee requests that the debtor provide 3 post-petition paystubs from her part-time job within 14 days.

4. The Trustee requests that the debtor provide proof that the filing fee has been paid in full prior to confirmation.

5. The Plan fails to increase its funding upon the termination of the obligation to Credit Acceptance Corporation in contravention of 11 U.S.C. 1325(b)(1)(B) and 11 U.S.C. 1325(a)(3).

6. Based upon a **proof of claim** filed by Credit Acceptance Corporation, the obligation owing for a 2014 Dodge Journey is in **arrears**. Direct payment to such creditor is therefore not justified under E.D. Mich. L.B.R. 3070-1.

**WHEREFORE**, the Chapter 13 Trustee requests this Honorable Court deny confirmation of the debtor's (s') Chapter 13 Plan and dismiss this case pursuant to 11 U.S.C. §1307(c)(5).

OFFICE OF THE CHAPTER 13 TRUSTEE-DETROIT  
Tammy L. Terry, Chapter 13 Trustee

January 8, 2019

/S/ TAMMY L. TERRY (P-46254)

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Chapter 13 Standing Trustee

/s/ KIMBERLY SHORTER - SIEBERT (P-49608)

/s/ MARILYN R. SOMERS-KANTZER (P-52488)

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CERTIFICATE OF MAILING

I hereby certify that on January 3, 2019, a copy of **TRUSTEE'S OBJECTIONS TO CONFIRMATION OF CHAPTER 13 PLAN** was electronically filed with the Clerk of Court, served electronically to the debtor's(s') attorney and a copy of same deposited in the U. S. Mail to the debtor (s) at the address as it appears below.

/s/ Terri Dooms

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